

IRS issues 2019 limits for HSAs, high-deductible health plans

The Internal Revenue Service has announced 2019 inflation-adjusted amounts for health savings accounts and high-deductible health plans:

- The maximum tax-deductible HSA contribution for self-only coverage will be \$3,500, and \$7,000 for family coverage.
- The HDHP minimum annual deductible will be \$1,350 for self-only coverage, double that for family coverage—\$2,700.
- The HDHP out-of-pocket maximum for self-only coverage will be \$6,750, with a family coverage maximum of \$13,500.
- The HSA catch-up contribution limit for employees 55 or older remains unchanged: \$1,000.

Most limits will rise only slightly in 2019 compared to 2018, if at all: \$50 to \$100 for self-only coverage and \$100 to \$200 for family coverage. The HDHP minimum annual deductible was unchanged from 2018 to 2019.